

Board of Governors
Secretary Jennifer J. Johnson
Federal Reserve System
20th St. and Constitution Ave., N.W.
Washington, D.C. 20551
RE: Docket No. R-1314

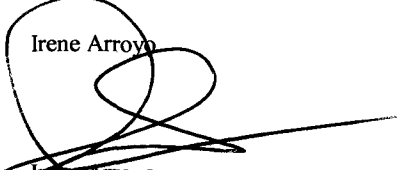
Dear Board of Governors-

I personally believe that the government should not have power over anything, much less how people obtain credit. I actually like the large security fee upfront. I like being able to pay it off faster instead of having to see it on my statement month after month. Forcing companies to change this practice will only cause less people to be able to qualify for credit.

My sister used my social security number to obtain credit. Even though she said she that she would take care of it, she never did. This, in turn, destroyed my credit. I found out the hard way that the majority of people who commit identity theft are people that you know. It has taken time, but Total Card is helping me to rebuild. I am now in the process of buying my first home, and the initial offer has been accepted. We will need to buy things like appliances and will have to do so with credit. This card was also wonderful to have when my brother passed away and I had to fly to Puerto Rico unexpectedly. Had it not been for my credit card, I would not have been able to attend his funeral.

Even with the condition that my credit was in, I am finding ways to make my life better because Total Card was willing to allow me to start over. Everyone should have access to these companies. I work in an accounting firm, and we run credit checks on all of our vendors, suppliers, and customers. In today's world, having good credit really is that important. Life can be hard enough without a chance to recover. Please, do not prevent people from trying to make it better by changing the credit lenders' processes.

Thank you for your help,

Irene Arroyo

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